

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Jennifer A. Lis	Debtor(s)	CHAPTER 13
MIDFIRST BANK	Movant	
vs.		
Jennifer A. Lis	Debtor(s)	NO. 20-12224 AMC
Mark Gowland	Co-Debtor	
William C. Miller Esq.	Trustee	11 U.S.C. Section 362 and 1301

**MOTION OF MIDFIRST BANK
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362 and 1301**

1. Movant is MIDFIRST BANK.
2. Debtor and Mark Gowland are the owner(s) of the premises 10211 Ambridge Place, Philadelphia, PA 19114, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$95,700.00 on the mortgaged premises that was executed on January 30, 1998. The mortgage has been assigned as follows:

MERS, Inc. to MidFirst Bank, A Federally Chartered Savings Association filed June 5, 2019 at Document ID Number 53521139
4. William C. Miller Esq., is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor and Mark Gowland have failed to make the monthly post-petition mortgage payments in the amount of \$958.67 for the months of January 2021 through March 2021 with late charges totaling \$153.36. The debtor's suspense balance is \$7.98.
7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and

legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$3,021.39 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Rebecca A. Solarz, Esq.

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